

In the Claims: Please amend the claims as indicated:

1 1. (Currently Amended) A method of operating a computer on a network,
2 without human intervention, comprising the steps of:
3 a) automatically receiving customer account data and amount data from a
4 remote computer via said network;
5 b) based upon said account data and said amount data, automatically
6 establishing an authorization indicia; and,
7 c) automatically communicating said authorization indicia to said remote
8 computer via said network.

B 1 2. (Previously Amended) The method according to claim 1, further
2 including the step of communicating a password to said remote computer.

1 3. (Original) The method according to claim 2, wherein the step of
2 communicating a password includes the step of sending the password via said
3 network.

1 4. (Original) The method according to claim 1, wherein the step of
2 establishing an authorization indicia includes the step of communicating said
3 account data and amount data via a phone network.

1 5. (Original) The method according to claim 4, wherein the step of
2 establishing an authorization indicia includes the step of receiving an
3 acceptance indicia via said phone network.

1 6. (Currently Amended) An automatic method of processing a payment
2 order over a network without human intervention comprising the steps of:

3 a) automatically receiving customer account data and amount data via
4 said network;

5 b) based upon said account data and said amount data, automatically
6 establishing an authorization indicia; and,

7 c) automatically communicating said authorization indicia to a remote
8 computer via said network for the satisfaction of said payment order.

Cont
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1 7. (Previously Amended) The method according to claim 6, further
2 including the step of communicating a password to a second remote computer.

1 8. (Original) The method according to claim 7, wherein the step of
2 communicating a password includes the step of sending the password via said
3 network.

1 9. (Original) The method according to claim 6, wherein the step of
2 establishing an authorization indicia includes the step of communicating said
3 account data and amount data via a phone network.

1 10. (Original) The method according to claim 9, wherein the step of
2 establishing an authorization indicia includes the step of receiving an
3 acceptance indicia via said phone network.

1 11. (Currently Amended) An Internet payment processing method operating
2 without human intervention comprising the steps of:

3 a) automatically receiving customer account data and amount data from a
4 remote computer via said Internet;

5 b) based upon said account data and said amount data, automatically
6 establishing an authorization indicia indicative of payment compliance; and,

7 c) automatically communicating said authorization indicia to said remote
8 computer via said Internet.

1 12. (Previously Amended) The method according to claim 11, further
2 including the step of communicating a password to a second remote computer.

1 13. (Original) The method according to claim 12, wherein the step of
2 communicating a password includes the step of sending the password via said
3 Internet.

1 [14. (Deleted)]